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Attorney Docket No. 07473-038

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman
Serial No: 10/817,139
Filed: April 2, 2004
For: SYSTEMS AND METHODS OF TARGETING SAVINGS

Examiner: Ojo O. Oyebisi
Art Unit: 3696

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT MAILED APRIL 17, 2008

Sir:

Responsive to the Restriction Requirement mailed April 17, 2008, Applicant submits herewith the response to the issues raised therein.

AMENDMENT/ELECTION

Amendment/Election to Claims Pursuant to 37 C.F.R. § 1.121(c)

Applicant respectfully elects Group I claims, including Claims 96-115, as the Examiner's restriction requirement indicates, and cancels Group II claim, namely, Claim 116, as provided below.

In the Claims: